

FORM PTO-1449 U.S. Department of Commerce Patent and Trademark Office

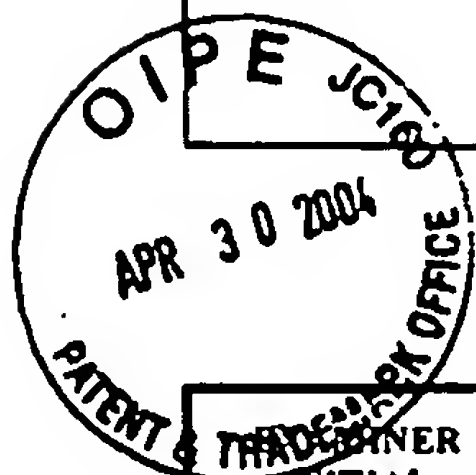
Serial No. 10/074,584

## INFORMATION DISCLOSURE STATEMENT

Inventors: David Lawrence

(Use several sheets if necessary)

Docket No. 3499-218



## U.S. PATENT DOCUMENTS

INVENTOR INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
N.A.	6,085,175	7/4/00	Gugel et al.	705	36	7/2/98
A	6,078,905	6/20/00	Pich-LeWinter	705	36	3/27/98
	5,177,342	1/5/93	Adams	235	379	11/9/90
	6,219,805	4/17/01	Jones et al.	714	38	9/15/98
	6,078,904	6/20/00	Rebane	705	36	3/16/98
	5,991,743	11/23/99	Irving et al.	705	36	6/30/97
	5,696,907	12/9/97	Tom	395	238	2/27/95
	6,119,103	9/12/00	Basch et al.	705	35	5/27/97
	2001/0027389	10/4/01	Beverina et al.	703	22	5/14/01
	2001/0027388	10/4/01	Beverina et al.	703	22	5/14/01
	6,317,727	11/13/01	May	705	37	10/12/98
	2001/0011243	8/2/01	Dembo et al.	705	36	3/20/01
	2002/0046053	4/18/02	Hare et al.	705	1	8/21/01
	2002/0019804	2/14/02	Sutton	705	38	6/29/01
	2002/0099640	7/25/02	Lange	705	37	3/16/01
	2002/0111890	8/15/02	Sloan et al.	705	36	8/10/01
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	2002/0143562	10/3/02	Lawrence	705	1	4/2/01
	2002/0138371	9/26/02	Lawrence et al.	705	27	7/31/01
	2003/0069742	4/10/03	Lawrence	705	1	10/9/01
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	6,148,301	11/14/00	Rosenthal	707	10	7/2/98
	5,790,639	8/4/98	Ranalli et al.	379	100.08	2/10/97
	5,068,888	11/26/91	Scherk et al.	379	100	8/11/89
	6,014,228	1/11/00	Castro	358	400	7/11/97
V	5,940,843	8/17/99	Zucknovich et al.	707	516	10/8/97
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		6,205,433	3/20/01	Boesch et al.	705	26	12/17/98
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		4,597,046	6/24/86	Musmanno et al.	364	408	9/30/82
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		4,727,243	2/23/88	Savar	235	379	10/24/84
		4,734,564	3/29/88	Boston et al.	235	380	5/2/85
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		5,177,342	1/5/93	Adams	235	379	11/9/90
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		5,323,315	6/21/94	Highbloom	364	408	8/2/91
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		5,444,819	8/22/95	Negishi	395	22	4/27/93
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Serial No. 10/074,584

Inventors: David Lawrence

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		5,649,116	7/15/97	McCoy et al.	395	238	3/30/95
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		5,696,907	12/9/97	Tom	395	238	2/27/95
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		5,819,226	10/6/98	Gopinathan et al.	705	1	9/8/92
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		6,289,320	9/11/01	Drummond et al.	705	35	11/17/98

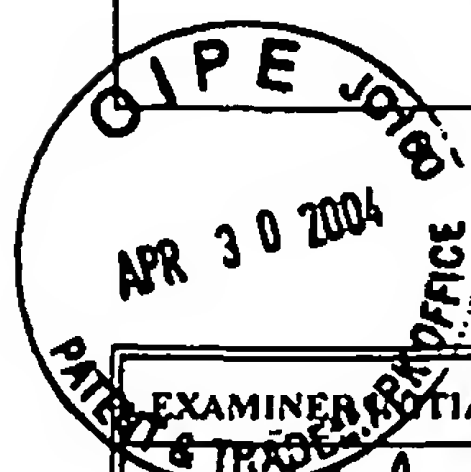
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	Inventors: David Lawrence
	Docket No. 3499-218



### FOREIGN PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	COUNTRY	TRANSLATION
N.J.	WO 00/75836	12/14/00	PCT	Yes
	WO 01/55885	8/2/01	PCT	Yes
	JP 02000020618A	6/30/98	Japan	Yes
	1 137 209	3/12/01	EP	Yes
	1 143 365	4/4/01	EP	Yes
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N/A	Barrett, Jennifer, "Banking on Software Solutions", <u>Newsweek Web</u> , June 12, 2002.
N/A	Int'l Search Report dated October 1, 2003 for PCT/US03/03994

EXAMINER N. Lebrana	DATE CONSIDERED 11/4/04
EXAMINER: Initial if citation considered, whether or not citation is in conformance with M.P.E.P. 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

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